

ask



SHIP

Q: I just got a call from an insurance agent telling me about a Medicare Supplement policy that he said would save me money. Can I join one any time?

A: A Medicare Supplement Insurance (Medigap) policy, sold by private companies, can help pay some of the health care costs that Original Medicare doesn't cover, like copayments, coinsurance, and deductibles.

Some Medigap policies also offer coverage for services that Original Medicare doesn't cover, like medical care when you travel outside the U.S. A Medigap policy is different from a Medicare Advantage Plan. Those plans are another way to get Medicare benefits, while a Medigap policy supplements your Original Medicare benefits.

Usually, the best time to buy a Medigap policy is during your 6-month Medigap open enrollment period. During this time, you can buy any Medigap policy sold in your state, even if you have health problems, for the same price as people with good health. This period automatically starts the month you're 65 and enrolled in Medicare Part

B, and once it's over, you can't get it again.

Insurance companies can offer you a Medigap policy at any time of year outside of your initial enrollment period; however, your health status would be considered. That means you could be charged a higher premium, imposed a waiting period on pre-existing conditions, or denied coverage.

You might also have Guaranteed Issue Rights (sometimes called "Medigap protections") in some of the following situations:

- You are in a Medicare Advantage Plan, and your plan is leaving Medicare or stops coverage in your area, or you move out of the plan's service area.
- You have Original Medicare and an employer group health plan (including retiree or COBRA coverage) or union coverage that pays after Medicare pays and that plan is ending.
- You have Original Medicare and a Medicare SELECT policy. You move out of the Medicare SELECT policy's service area.

- You joined a Medicare Advantage Plan or Programs of All-inclusive Care for the Elderly (PACE) when you were first eligible for Medicare Part A at 65, and within the first year of joining, you decide you want to switch to Original Medicare.
- You dropped a Medigap policy to join a Medicare Advantage Plan (or to switch to a Medicare SELECT policy) for the first time; you have been in the plan less than a year, and you want to switch back.
- Your Medigap insurance company goes bankrupt and you lose your coverage, or your Medigap policy coverage otherwise ends through no fault of your own.
- You leave a Medicare Advantage Plan or drop a Medigap policy because the company hasn't followed the rules, or it misled you.

If you have any questions about Medicare Supplement Plans, or any other questions about Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD, or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.